

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE

In re: **Obed Ramirez**

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 40 Annondale Cv (2) \_\_\_\_\_  
Oakfield, TN 38362

PLAN PAYMENT:

Debtor(1) shall pay \$ 150.00 ☒ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:  
☒ PAYROLL DEDUCTION From: ReCon Houston, TX 77064-7509

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO  
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION ☐ YES ☒ NO  
OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8]  
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☐ YES ☒ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at \$341/meeting.

4. DOMESTIC SUPPORT:

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to: \_\_\_\_\_ Monthly Plan Payment: \_\_\_\_\_  
ongoing payment begins \_\_\_\_\_ \$ \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_

5. PRIORITY CLAIMS:

-NONE- Amount \_\_\_\_\_ \$ \_\_\_\_\_

6. HOME MORTGAGE CLAIMS: ☒ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

USDA Rural Development ongoing payment begins \_\_\_\_\_  
Approximate arrearage: \_\_\_\_\_ Interest \_\_\_\_\_

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)]	Value of Collateral:	Rate of Interest	Monthly Plan Payment:
<u>World Acceptance</u>	<u>1,500.00</u>	<u>7.00</u>	<u>\$30.00</u>

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)]	Value of Collateral:	Rate of Interest	Monthly Plan Payment:
<u>Global Lending Service</u>	<u>22,000.00</u>	<u>7.00</u>	<u>\$440.00</u>
<u>Adequate Protection Payment: \$110.00</u>			
<u>OneMain</u>	<u>3,000.00</u>	<u>7.00</u>	<u>\$60.00</u>

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:

Credit Acceptance Collateral: 2013 Dodge Journey

10. SPECIAL CLASS UNSECURED CLAIMS:

Amount:	Rate of Interest	Monthly Plan Payment:
<u>-NONE-</u>		<u>\$</u>

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:**None☐

Not provided for

**OR**☐

General unsecured creditor

**12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):**-NONE-**13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.****14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$29,332.00****15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:**☐

%, OR,

☒**THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.****16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:**Progressive Leasing. Tires. Lease No. 15741550☒

Assumes

**OR**☐

Rejects.

**17. COMPLETION:** Plan shall be completed upon payment of the above, approximately 60 months.**18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.****19. NON-STANDARD PROVISION(S):****ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.****20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.**/s/ C. Jerome Teel, Jr.C. Jerome Teel, Jr. 016310

Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date August 12, 2019

/al